

**State of Michigan
Department of Consumer and Industry Services
Office of Financial and Insurance Services**

**Enforcement
Disciplinary Action Quarterly Report
October – December 2001**

| Name and Location | Docket No. | Type of License or Registration | Action Taken | Date of Action | Reason for Action | Date Action Closed | Type of Closure | Fines and Penalties |
|--|-------------------|--|---------------------|-----------------------|--|---------------------------|------------------------|----------------------------|
| Health Alliance Plan of Michigan Detroit | 00-573 | HMO | Market Conduct Fee | 10/01/01 | Rule 6355(3) Requirement that proposed self-insurance agreements be filed with and receive the approval of the Insurance Division prior to becoming effective; PHC 21034(k) Requirement to maintain levels of working capital and net worth | 10/01/01 | Consent Order | \$1,000.00 |
| Aetna U.S. Healthcare, Inc. Southfield | 01-765 | HMO | Civil Penalty Fee | 10/17/01 | 3357(a) Requirement that HMO file notice with the commissioner any substantive changes in operations no later than 30 days after the change | 10/17/01 | Consent Order | \$1,000.00 |
| Goel, Ashish Grand Blanc | 01-891 | Life | Market Conduct Fee | 10/17/01 | 249(a) Licensee failure to respond; 1204(4) Lack of fitness or trustworthiness | 10/1/01 | Consent Order | \$1,000.00 |

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| Southern Michigan Insurance Company Marshall | 01-827 | P&C | Civil Penalty Fee | 10/31/01 | 2026(2) Failure of a person to maintain a complete record of all the complaints of its insureds which it has received since the date of the last examination | 10/31/01 | Consent Order | \$1,000.00 |
| Wells, Jermaine Southfield | 01-821 | Applicant | Application Denied | 12/10/01 | 1204(4) Lack of fitness or trustworthiness | 12/10/01 | Final Decision | |
| McCallum, Thomas J. Clinton Township | 00-604 | A&H, Life | Revocation | 10/22/01 | 1204(4), Lack of fitness or trustworthiness; | 10/22/01 | Final Decision | |
| Siegal, Ronald K. Cadillac Fund, Inc. Cadillac Underwriters, Inc. Detroit | 00-473 | MLP&C | Revocation | 10/24/01 | 1204(4) Lack of fitness or trustworthiness; 1207(1) Failure to timely remit money which agent holds in fiduciary capacity | 10/24/01 | Final Decision | |
| Alexander, Anthony F. Grand Blanc | 00-665 | A&H, Life, MLP&C | Revocation | 12/12/01 | 1204(4) Lack of fitness or trustworthiness; 1207(1) Failure to timely remit money which agent holds in fiduciary capacity | 12/12/01 | Final Decision | |

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| American Premium Finance Company Grand Rapids | 98-367 | Premium Finance | Revocation | 10/26/01 | 1506(1) Requirement that licensees maintain records of its premium finance transactions; 1204(4) Lack of fitness or trustworthiness | 10/26/01 | Final Decision | |
| Paramount Care of Michigan Maumee | 01-871 | HMO | Market Conduct Fee | 11/02/01 | 21049[5256(1)] Requirement that each domestic insurer keep under its control all records relating to the insurer's business or affairs | 11/02/01 | Consent Order | |
| Canada Life Insurance of America Lansing | 01-787 and 01-789 | HMO | Civil Penalty Fee | 11/02/01 | 222(6) Failure to timely provide information requested; 1341(d) Requirement that the books, accounts, and records of each party be maintained | 11/02/01 | Consent Order | \$1,000.00 |
| Amsink, Elinor Holland | 01-843 | A&H, Life, MLP&C | Civil Penalty Fee | 11/27/01 | 2003(1) Unfair method of competition or an unfair or deceptive act or practice in the business of insurance; 2018 False or fraudulent statement on application for insurance | 11/27/01 | Consent Order | \$2,500.00 |

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| American Fellowship Mutual Insurance Company Philadelphia | 01-896 | P&C | Market Conduct Fee | 12/03/01 | 438(3) Company failure to respond | 12/03/01 | Consent Order | \$1,000.00 |
| McLarens Toplis North America, Inc. Philadelphia | 01-897 | HMO | Market Conduct Fee | 12/05/01 | 438(3) Company failure to respond; 1204(4) Lack of fitness or trustworthiness | 12/05/01 | Consent Order | \$1,250 |
| Total Health Care, Inc. Detroit | 01-857 | HMO | Market Conduct Fee | 11/20/01 | 4111i Requirement that all qualified health plans which process and pay claims for Medicaid services, to file with the Commissioner a "Quarterly Notice of Medicaid Claims Defects". | 11/20/01 | Consent Order | \$500.00 |
| Orr, James R. Sterling Heights | 01-894 | Adjuster | Market Conduct Fee | 12/10/01 | 249(a) Licensee failure to respond; 1204(4) Lack of fitness or trustworthiness | 12/10/01 | Consent Order | \$1,000.00 |
| Freedom Life Insurance of America Fort Worth | 01-847 | Life | Market Conduct Fee | 11/27/01 | 438(3) Company failure to respond | 11/27/01 | Consent Order | \$1,250.00 |

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| Keyser, John A., John Keyser Agency, Shehigen, John M. Kalamazoo | 99-463 | A&H, Life, MLP&C | Civil Penalty License Cancelled | 11/30/01 | 1204(4) Lack of fitness or trustworthiness; 1207(1) Failure to timely remit money which agent holds in fiduciary capacity | 11/30/01 | Consent Order | \$10,000.00 |
| Huffman, Eric D. Detroit | 01-893 | A&H, Life, MLP&C | 11/27/01 | Market Conduct Fee | 249(a) Licensee failure to respond | 11/27/01 | Consent Order | \$1,000.00 |
| Stewart Title of Detroit Sterling Heights | 01-841 | Title | Revocation | 12/04/01 | 249(a) Licensee failure to respond; 1204(4) Lack of fitness or trustworthiness | 12/04/01 | Final Decision | |
| Carnaghi, James Shelby Township | 01-595 | Life, A&H, MLP&C | Civil Penalty | 12/03/01 | 1207(1) Failure to timely remit money which agent holds in fiduciary capacity; 1201 Unauthorized activities | 12/03/01 | Consent Order | \$750.00 |
| White, Tyrone West Bloomfield | 01-863 | A&H, Life, MLP&C | Market Conduct Fee | 12/03/01 | 249(a) Licensee failure to respond | 12/03/01 | Consent Order | \$500.00 |
| The Great-West Life Assurance Company Denver | 01-858 | Life | Market Conduct Fee | 12/13/01 | 2026(2) Failure of a person to maintain a complete record of all the complaints of its insureds which it has received since the date of the last examination | 12/13/01 | Consent Order | \$1,000.00 |
| Priority Health Grand Rapids | 01-872 | HMO | Market Conduct Fee | 12/20/01 | PHC 6365(2) Requirement to maintain complete record of complaints | 12/20/01 | Consent Order | \$1,000.00 |

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| Flynn, Myles R. Grand Rapids | 01-924 | Life, A&H, MLP&C | Revocation Restitution | 12/13/01 | 1204(4) Lack of fitness or trustworthiness; 1207(1) Failure to timely remit money which agent holds in fiduciary capacity | 12/13/01 | Consent Order | |
| AIG Warranty Services & Insurance Agency New York | 01-861 | MLP&C | Market Conduct Fee | 12/13/01 | 249(a) Licensee failure to respond; 1204(4) Lack of fitness or trustworthiness | 12/13/01 | Consent Order | \$500.00 |
| Best Title Company Farmington Hills | 01-895 | Title | Market Conduct Fee | 11/01/01 | 438(3) Company failure to respond | 11/01/01 | Consent Order | \$1,250.00 |